

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
NORTHERN DIVISION**

In re: HUBBARD-DAVIS, BETTY JEAN	§ Case No. 07-12451
	§
	§ Hon. Susan Pierson Sonderby
Debtor	§

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that LOUIS W. LEVIT, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn St., 7th Floor
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 a.m. on 12/29/09 in Courtroom 642, United States Courthouse, 219 S. Dearborn St. Chicago, IL 60604.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: _____ By: /s/Kenneth S. Gardner
Clerk of U.S. Bankruptcy Court

LOUIS W. LEVIT
555 Skokie Blvd
SUITE 500
Northbrook, IL 60062

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
NORTHERN DIVISION

In re: HUBBARD-DAVIS, BETTY JEAN § Case No. 07-12451
§
§ Hon. Susan Pierson Sonderby
§
Debtor _____

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 44,804.98
and approved disbursements of \$ 12,819.58
leaving a balance on hand of ¹ \$ 31,985.40

Claims of secured creditors will be paid as follows:

Claimant	Proposed Payment
<u>Patrick Davis, co-owner</u>	\$ 9,588.07
Betty Jean Hubbard-Davis, exemption	\$ 2,175.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
Trustee <u>Louis W. Levit, Trustee *</u>	\$ 5,013.00	\$
Attorney for trustee <u>DiMonte & Lizak LLC *</u>	\$ 32,182.50	\$ 127.05
Appraiser _____	\$	\$
Auctioneer _____	\$	\$
Accountant <u>Alan D. Lasko & Associates, P.C.</u>	\$ 1,295.00	\$ 42.05
Special Attorney for trustee _____	\$	\$
Charges, <u>U.S. Bankruptcy Court</u>	\$ 250.00	\$
Fees, <u>United States Trustee</u>	\$	\$
Other _____	\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
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¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

UST Form 101-7-NFR (9/1/2009)

*Trustee and Trustee's attorneys voluntarily have agreed to subordinate their claims for fees to the claims of Trustee's accountant fees/expenses, Trustee's attorney expenses, Clerk fees, and 20% of the timely filed general unsecured claim.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
N/A			

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 8,418.87 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. **
The timely allowed general (unsecured) dividend is anticipated to be 20.0 percent, as stated above.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
1	Discover Bank/DFS Services LLC	\$ 440.82	\$ 88.16
2	Chase Bank USA	\$ 7,556.16	\$ 1,511.23
3	Trinity Hospital	\$ 421.89	\$ 84.38

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
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**Subject to the voluntary subordination of the claims for fees of Trustee and Trustee's attorneys, as stated herein.

N/A

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
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N/A

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/LOUIS W. LEVIT

Trustee

LOUIS W. LEVIT
555 Skokie Blvd
SUITE 500
Northbrook, IL 60062

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 7

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 07-12451

User: mflowers
Form ID: pdf006

Page 1 of 2
Total Noticed: 33

Date Rcvd: Nov 30, 2009

The following entities were noticed by first class mail on Dec 02, 2009.

db +Betty Jean Hubbard-Davis, 8080 S. Harlem Ave., Apt # Rm 274, Bridgeview, IL 60455-1570
aty +Dimonte & Lizak, Dimonte & Lizak, 216 W Higgins Road, Park Ridge, IL 60068-5706
aty +Ira P Goldberg, DiMonte & Lizak, LLC, 216 Higgins Road, Park Ridge, IL 60068-5706
aty +Louis W Levit, ESQ, 555 Skokie Blvd, Suite 500, Northbrook, IL 60062-2845
aty +Mario M Arreola, Law Offices Of Peter Francis Geraci, 55 East Monroe St Suite #3400,
Chicago, IL 60603-5920
tr +Louis W Levit, ESQ, 555 Skokie Boulevard # 500, Northbrook, IL 60062-2845
11476756 +ABN AMRO Mortgage Group, Inc., Attn: Bankruptcy Dept., 4242 N. Harlem Ave.,
Norridge, IL 60706-1283
11476743 ADT Security Services, Bankruptcy Department, 2250 W. Pinehurst Blvd.,
Addison, IL 60101-6100
11476762 Allstate Insurance, Bankruptcy Department, 75 Executive Pkwy, Hudson, OH 44237-0001
11476760 +CBCS, Bankruptcy Department, PO Box 163250, Columbus, OH 43216-3250
14349587 CHASE BANK USA, NA, PO BOX 15145, WILMINGTON, DE 19850-5145
11476752 +Chase, Bankruptcy Department, PO Box 15153, Wilmington, DE 19886-5153
11770058 Chase Bank USA, c o Weinstein and Riley, PS, po box 3978, seattle, WA 98124-3978
11476755 +Chicago Imaging Assoc., Bankruptcy Department, 75 Remittance Dr., Ste. 1667,
Chicago, IL 60675-1667
11476754 +City of Chicago - EMS, Bankruptcy Department, 33589 Treasury Center, Chicago, IL 60694-3500
11476761 +City of Chicago Dept of Water, Bankruptcy Department, PO Box 6330, Chicago, IL 60680-6330
11476757 +Codilis & Associates, PC, Bankruptcy Department, 15W030 N. Frontage Rd. #100,
Burr Ridge, IL 60527-6921
11476763 +Condon & Cook, LLC, Bankruptcy Department, 745 N. Dearborn St., Chicago, IL 60654-4886
11476749 +Dr. William Jennings, Bankruptcy Department, 8256 S. Cottage Grove Ave.,
Chicago, IL 60619-5302
11476747 +EMU Chicago Fire Ambulance, Attn: Bankruptcy Department, 14th floor, 10 W. 35th St.,
Chicago, IL 60616-3717
11476766 +JC Penney, Bankruptcy Department, 5420 W. 1730 S, Salt Lake City, UT 84104-5335
11476750 +Life Ins. Co. Of North America, Bankruptcy Department, PO Box 1344,
Minneapolis, MN 55440-1344
11476751 +Redline Recovery Services Int., Bankruptcy Department, PO Box 17079,
Wilmington, DE 19886-7079
11476764 T-Mobile, Bankruptcy Department, PO Box 742596, Cincinnati, OH 45274-2596
11476744 Tate & Kirlin Associates, Bankruptcy Department, 2810 Southampton Road,
Philadelphia, PA 19154-1207
11476748 +Trinity Hospital, Bankruptcy Department, 2320 East 93rd St., Chicago, IL 60617-3983
11476753 +US Small Business Admin., Attn: Bankruptcy Dept., 233 Peach Tree Street, NE, Suite 1900,
Atlanta, GA 30303-1501
11476745 +Wow Telephone, Bankruptcy Department, Box 5715, Carol Stream, IL 60197-5715

The following entities were noticed by electronic transmission on Nov 30, 2009.

11476758 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 01 2009 00:04:41 Discover Card,
Bankruptcy Department, 12 Reads Way, New Castle, DE 19720
11764944 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 01 2009 00:04:41
Discover Bank/DFS Services LLC, PO Box 3025, New Albany, OH 43054-3025
11476765 E-mail/PDF: gecsed@recoverycorp.com Dec 01 2009 00:09:29 JC Penney, Bankruptcy Dept.,
PO Box 960001, Orlando, FL 32896-0001
11476759 +E-mail/PDF: BankruptcyFmciMassMa@afni.com Dec 01 2009 00:04:36 MCI Worldcom, CAS Department,
500 Technology Dr., Weldon Springs, MO 63304-2225
11476746 +E-mail/PDF: bankruptcyverizonwireless@afninet.com Dec 01 2009 00:04:37 Verizon Wireless,
Bankruptcy Department, 1 Verizon Pl., Alpharetta, GA 30004-8510

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty Charles Franklin
aty Louis W. Levit, P.C.
aty Wolin kelter & Rosen, Ltd

TOTALS: 3, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1
Case: 07-12451

User: mflowers
Form ID: pdf006

Page 2 of 2
Total Noticed: 33

Date Rcvd: Nov 30, 2009

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.